Juice Bar Business Plan and Operations Starter Kit

A working kit for juice and smoothie bar owners. It builds drink orders by daypart, tests the blenders against the morning rush, costs every smoothie from the produce case to the straw, finds operating and cash break-even, and scores the plan on six pass-or-fail tests.

JUICE AND SMOOTHIE SHOPS
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PAGE 2

Start here

A juice bar plan can fail on paper before the first blender runs. The plan describes the menu and the gym next door, but it never prices the cup, the produce that spoils or the January crowd that leaves in March. This kit makes you write those numbers down, then tests whether they hold, before a landlord, a lender or a slow autumn asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build sales by sales line on page 6 and the bar's costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Equipment quotes, rent terms and the crew you can hire change before opening, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every day and the numbers review every week. Time the blenders at the morning peak monthly with page 7, and run prime cost every week on page 9.

HOW THIS KIT WAS BUILT

- **AI tools helped create this kit.** Example figures are illustrative, not benchmarks.
- **The owner question** on page 3 is one of the juice and smoothie shop questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **Investigation questions** on page 14 come from the same published questions, drafted by AI models and checked by a separate AI model. The founder-dependency question is a World Consulting Group working question added to them. None of them was measured in the field, so hold each as a hypothesis.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, food-safety or financial advice. Licensing, permits, health code, raw juice handling rules, signage and seating rules, employment terms and lease terms vary by city and county. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender is likely to ask whether the bar makes enough cash to cover rent, the opening crew and the loan payments before the money runs out. Answer each prompt here in plain sentences and draft the full sections on separate sheets.

1. Executive summary (leave it for last)

Set out the concept, the site, the seats and the money you need, with what it buys from build-out to press. Then give the month in which the page 6 forecast first reaches cash break-even (page 8), and the page 4 result.

2. Concept and guest

Who is in line at 7 am, who comes in after the gym, and why do they pick you over the bottle in the grocery cooler? Your own counts will tell you whether a guest is buying a habit or a treat, and what wins each one.

3. Location, dayparts and hours

Describe the site, the morning foot traffic you counted, the gyms and offices within a few minutes on foot, the seats and the hours. Say which daypart pays the rent. Note every charge the lease adds beyond base rent.

4. Drinks and pricing

List the core smoothies, juices and bowls with a cost from the page 10 card built on usable produce weights, cup, lid and straw included, and cost the add-ins the same way (the protein, the extra fruit and the size upgrade that lift a ticket). Check whether guests drop the add-in or the size first when prices rise.

DRINK	DRINK COST	PRICE	DRINK COST AS % OF PRICE

> *Owner question: cost of goods swings six points with produce seasonality while menu prices never move, so which number is the plan actually built on?*
>
> Built on last spring's invoice, most likely. Page 10 costs a drink from today's produce price and yield, so cost the card again when the strawberry invoice moves, not at year end. Then decide by menu, not by mood, which drinks hold their price, which change their fruit with the season, and which come off the board until the price returns. A six-point swing on line 13 is a page 8 break-even that moves every quarter.

PAGE 4

Business plan, part two

5. Operations

Describe how a drink moves from order to hand-off for counter, mobile and app orders: produce prep, the blend line, the press, the pickup shelf and the close. Name the step that slows the busiest hour and who checks each step when you are not on the line.

6. Team

List every role, the hours it covers and the pay it costs, including a market wage for your own hours. Name the person who can open without you. The first question on page 14 checks that dependency.

7. Marketing

Explain why a guest makes your bar part of the morning routine and what keeps the January guest in April. Track repeat visits and loyalty redemption in records you own, rather than counting followers.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below. Show how much the bar needs, where the money comes from and how long it lasts if orders run below plan.

DOES THE PLAN PASS? SCORE IT BEFORE ANYONE ELSE READS IT

TEST	PASS?
Gate 0. The draft lease, build-out and equipment quotes and the requirements of every approval the bar needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, total sales, juice packs included, reach cash break-even at the month-12 run rate (page 8) and closing cash stays at or above your cash floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Orders asked of the blenders in the busiest hour of the busiest month fit their capacity (page 7), and planned orders per day reach break-even orders per day (page 8).	
5. Expected orders per day rest on evidence (foot traffic you counted at the site, with a capture rate from comparable bars, or your own sales history), not on the gym's membership count.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign the lease, order the blenders or take a loan. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the contractor, the equipment dealer or the landlord, or a documented calculation. Bar budgets can break on the sinks and drains nobody quoted, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
SPACE AND EQUIPMENT				
Leasehold improvements (example: second-generation food-service space with sinks, restroom and power in place)				
Blenders, cold-press juicer, refrigeration and ice				
Furniture, counter and fixtures				
Point of sale, mobile ordering and card readers				
Smallwares, bottles and cups				
Signage				
SETUP AND APPROVALS				
Licenses, permits and inspections				
Lease deposit and pre-opening rent				
Insurance down payment				
Business entity and accounting setup				
Plumbing, sinks and water filtration				
PRE-OPENING				
Opening produce, base, powder and cup inventory				
Training and pre-opening payroll				
Soft opening and trial service				
Launch marketing and app setup				
Professional fees				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

Size the reserve in two passes: run the page 11 expected case with opening cash of zero (no reserve, no other cash), set the reserve to your floor, plus one more month of fixed costs and principal as a buffer, plus how far its lowest closing cash falls below zero (zero if it never does), rounded up to the next $100, then rerun. If the Test 6 cushion (page 4) is larger than that buffer, add the difference. If the build-out runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on sales, so build sales by sales line from orders and tickets, not from the rent you need to cover. Count counter and mobile orders first, from foot traffic you counted at the site; add juice packs only where they are ordered.

```
Monthly sales for a line = units times average ticket times days open in the month (or times 1 for units counted per month)
Days open in a month = days open per week times 52, divided by 12
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE TICKET	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Drink orders, counter and mobile	orders				
Delivery-app orders	orders				
Multi-day juice packs	packs				

Full-run month

RAMP AND SEASONS

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ramp, % of full run												
Season, % of full-run month (M1 = opening month)												
Expected sales												

Expected sales for each month = full-run counter, mobile, app and juice pack sales times ramp times season. Use 100 percent where a factor does not apply. Ramp, season and orders per day are your assumptions; write down the evidence for each, and treat the January surge as a season, not a baseline.

CAPACITY CHECK

```
Daily order capacity = for each staffing period, (drinks the blenders complete per hour with that crew divided by drinks per average order) times the hours in that period, added up, an estimated ceiling to plan below, with the busiest hour checked on page 7
```

Write, for each staffing period, its hours and the drinks your crew completes in an hour on your blenders (time it on a real morning rush, not from the blender's rating), and the drinks in an average order. The day can have room while the busiest hour does not, so check that hour on page 7. If the plan needs more orders than this, the plan is wrong, however long the line.

PAGE 7

The bar, the peak and the seat

In a juice bar the blend line decides how many orders you can serve in the morning rush; measure it before you sign a lease on the strength of the gym next door.

```
Blend line capacity in orders an hour = drinks the line finishes in an hour divided by drinks in an average order
Rush load = counter orders plus app and mobile orders in the busiest hour, all made on one line
Crew-hours in the rush = rush orders times drinks per order, divided by what one person blends in an hour
Revenue per seat-hour = sales drunk in the seats over a daypart, divided by seats times the daypart's hours
```

WORKED EXAMPLE: THE 7 TO 8 RUSH (ILLUSTRATIVE)

BUSIEST HOUR	ORDERS
Counter orders	30
Mobile orders	10
Orders the rush sends to the line	**40**
Line capacity (75 drinks an hour over 1.15 drinks per order)	65.2
Orders beyond capacity in that hour	0.0
Crew-hours the rush needs (40 orders times 1.15 drinks, divided by 37.5 drinks per person-hour)	1.23, rounded up to whole people: 2 on the line

The 75-drink rate assumes two people on three blenders, with hands, not motors, as the limit. The rush sends 40 orders to a line that finishes about 65, so there is room; one person alone drops capacity to about 33, under the rush, so the rush needs two.

WORKED EXAMPLE: WHAT EACH DAYPART EARNS PER SEAT-HOUR (ILLUSTRATIVE; 10 SEATS; DAILY COUNTER AND MOBILE DRINK SALES, APP ORDERS LEFT OUT, $1,365 FROM THE PAGE 12 EXAMPLE)

DAYPART	HOURS	SALES	SHARE DRUNK IN THE SEATS	SALES IN THE SEATS	SEAT-HOURS	EARNED PER SEAT-HOUR
Morning, 7 to 11	4	$683	10%	$68.30	40	$1.71
Midday, 11 to 3	4	$410	25%	$102.50	40	$2.56
Afternoon, 3 to 7	4	$272	30%	$81.60	40	$2.04

Nearly every morning drink leaves in a cup, so the morning earns the least per seat-hour; midday earns the most, and the afternoon has the largest share drunk in the seats. Which daypart holds the seats longest takes a count of seats in use, not this table.

COUNT YOUR RUSH (ONE ROW FOR EACH RUSH YOU WATCH)

DAY AND HOUR	SEATS IN USE AT THE BUSIEST MOMENT	GUESTS WHO WALKED AWAY FROM THE LINE	ORDERS IN THAT HOUR	PEOPLE ON THE LINE	CREW-HOURS NEEDED

YOUR LINE AND YOUR SEATS

DAYPART	HOURS	SALES	SHARE DRUNK IN THE SEATS	SEAT-HOURS	EARNED PER SEAT-HOUR	ORDERS IN YOUR BUSIEST HOUR	LINE CAPACITY

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once.

FIXED COSTS PER MONTH	PER MONTH
1. Rent and common area charges	
2. Liability and property insurance	
3. Salaried shift lead and the minimum opening crew, with payroll taxes and benefits	
4. Owner's market wage (management time; hours on the blenders go in line 3 or 14)	
5. Loan interest (build-out and equipment loans)	
6. Utilities and internet	
7. Marketing, app and loyalty program tools	
8. Point of sale, mobile ordering and software	
9. Accounting, bookkeeping and bank fees	
10. Blender, juicer and refrigeration maintenance	
11. Waste, cleaning and other services	
12. License renewals, training and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Produce, bases, powders, cups and straws, spoilage included	
14. Hourly blend-line labor above the minimum crew, with payroll taxes	
15. Card and mobile-ordering fees	
16. Delivery-app commissions (on the app line only; blended share shown)	
17. Loyalty rewards redeemed (sales booked before redemptions)	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 13 covers a result with no usable number
Break-even orders per day = (daily fixed costs, principal and other recurring cash out minus the daily
contribution from delivery and juice packs, each at its own ratio) divided by the contribution from one
average counter and mobile ticket; in the worked example juice packs run at the counter line's own share
Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even orders per day (use cash break-even)			
Rent share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; daily = weekly divided by days open per week. Rent share = line 1 divided by net sales.

PAGE 9

Weekly prime cost

Prime cost adds the produce behind every drink you sold to the pay of the crew that blended it, as a share of sales. The produce half swings with the season and with what spoils, so take a weekly count and see which half moved.

WHICH PAY IS LABOR

The labor line holds every wage, payroll tax and benefit the bar pays; tips that go straight to the crew are left out. Your own hours on the blenders belong in line 3 (minimum crew) or in line 14 at the crew wage; management time belongs in line 4.

```
Cost of what you sold = produce and stock on hand as the week opens + deliveries minus the closing count
Prime cost = the same cost + every wage, payroll tax and benefit on the blend line, your own market wage counted
Prime cost share = prime cost over the net sales of the week
```

WORKED EXAMPLE: A FULL-RUN WEEK FOR THE EXAMPLE JUICE BAR (ILLUSTRATIVE FIGURES)

LINE	THIS WEEK
A. On hand at the start (produce, bases, powders, cups and straws)	$2,400
B. Produce, bases, powders and cups delivered during the week	$3,739
C. The count of produce and stock at the end of the week	$2,300
D. Produce sold, at cost (A + B less C)	$3,839
E. Labor: hourly blend-line labor (line 14), plus the lead and crew on salary (line 3) and the owner's wage (line 4)	$4,572
F. Prime cost, produce and people (D + E)	$8,411
G. Net sales this week after rewards, before sales tax	$12,384
H. Prime cost share, F divided by G	67.9 percent

The week shown is one week of the full-run month in the page 12 worked example x 12, divided by 52: net sales $12,384; line D at line 13's share of 31 percent; hourly blend-line pay at line 14's 14 percent and lines 3 and 4 shared out weekly. Deliveries in this example are the figure that puts line D on line 13's share. Prime cost is heavy here because the bar opens at 7 with a minimum crew no matter the morning, and produce thrown away still lands in line 13; that fixed labor puts cash break-even on page 8 near full-run sales.

YOUR WEEK ON THE LINE

LINE	TARGET	THIS WEEK	PRIOR WEEK
A. On hand at the start (produce, bases, powders, cups and straws)			
B. Produce, bases, powders and cups delivered during the week			
C. The count of produce and stock at the end of the week			
D. Produce sold, at cost (A + B less C)			
E. Labor: hourly blend-line labor (line 14), plus the lead and crew on salary (line 3) and the owner's wage (line 4)			
F. Prime cost, produce and people (D + E)			
G. Net sales this week after rewards, before sales tax			
H. Prime cost share, F divided by G			

Count the walk-in, the dry store and the cup stock at one cutoff every week, valued the same way each time. Spoilage, remakes and staff drinks take their own lines. Write your own target in the Target column, from your page 8 plan, and follow the direction from week to week; no benchmark for prime cost is given.

PAGE 10

Drink cost card

A drink earns only what its cost allows. Cost each smoothie from the usable share of every fruit, with the cup, lid and straw on the card, since the peel that goes in the bin was paid for.

```
Usable cost per ounce = what you pay per ounce divided by the yield (write 65% as 0.65)
Line cost = ounces in the cup times the usable cost per ounce, rounded to the cent
Drink cost = all line costs together, cup, lid and straw in; the yield already carries peel and trim, so that loss is counted once
```

WORKED EXAMPLE: A 20-OUNCE BERRY BANANA SMOOTHIE (ILLUSTRATIVE PRODUCE PRICES)

INGREDIENT		PURCHASE COST / UNIT	YIELD	USABLE COST / UNIT	PORTION	LINE COST
Frozen mixed berries		$0.22 / oz	100%	$0.2200 / oz	5 oz	$1.10
Banana		$0.045 / oz	65%	$0.0692 / oz	4 oz	$0.28
Almond milk base		$0.06 / oz	98%	$0.0612 / oz	8 oz	$0.49
Cup, lid and straw	per drink					$0.30
Drink cost	Price $8.75; drink cost is 24.8 percent of price					**$2.17**

A banana gives up a third of its weight to the peel, so the usable ounce costs more than the invoice says. Fruit comes by the case and goes out by the ounce, so convert before you multiply. Redo the card whenever the produce invoice moves.

YOUR DRINK: _____

INGREDIENT	PAID PER UNIT	YIELD	USABLE PER UNIT	PORTION	LINE COST
Drink cost	Price: _____		Drink cost as a share of price: _____		

Theoretical cost beside actual cost

Theoretical cost is what the drinks you rang up should have cost by the card. A gap can trace to produce in the bin, generous scoops, remakes, comps nobody logged, a price change or the count itself, so read the waste log first.

```
Theoretical cost = each drink and bowl sold this month times its card cost, plus juice packs at card cost, all added; line 13 on page 8 blends the three lines by sales
Gap = the month's actual cost minus the theoretical cost; gap share = that gap over net sales
```

LINE	THIS MONTH
Theoretical cost	
Actual cost of produce, bases, powders, cups and straws used (on hand at the start + deliveries minus on hand at the end)	
Gap in dollars, and as a share of the month's net sales	

Twelve-month cash forecast

Profit and cash are different numbers: loan principal, build-out bills and the losses of thin first months before the regulars arrive all drain the bank account. Enter amounts in thousands of dollars (51.25 means $51,250). Enter receipts net of sales tax; closing cash excludes the bank account holding collected tax.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: sales receipts (page 6), excluding sales tax												
In: owner money and loans received												
Out: produce, bases, cups, fees, commissions and rewards (lines 13, 15 to 17)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: rent and common area charges (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 17)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on opening day after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Delivery-app payouts settle on the app's schedule, and a juice pack is paid when it is ordered and made within the week, so enter each in the month the cash lands. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and a bar the autumn thins

```
Runway = the number of consecutive future months, counted from the latest closed month (before opening, from opening day), before the first month in which closing cash falls below your floor
```

Worked example: a hypothetical single juice bar

Illustrative figures, not benchmarks, to show the arithmetic. Open daily, 30.33 days each month on average, 10 seats in 900 square feet beside a gym and offices; opens in January. Cash floor $19,695. Receipts and app payouts arrive within the month, and every cost, bill, interest and principal payment leaves in the month shown; the owner draws the wage; no new money comes in.

Page 5, budget	Total startup budget $161,500, funded by a $70,000 loan (10.5 percent over 10 years) and $91,500 of owner money, including a $54,200 reserve left untouched on opening day. Page 5 sizes the reserve in two passes: the floor $19,695, plus one month of buffer, $19,695, plus $14,728 (how far the first pass, with no opening cash, drops below zero), rounded up to $54,200.
Page 8, costs	Fixed costs $19,346 a month, including $3,000 for rent and $596 of loan interest; principal $349 a month (both first-year averages); variable share 55.2 percent, giving a contribution margin ratio of 0.448. The five variable lines absorb 31, 14, 4, 4.2 and 2 percent of sales. Lines 1 to 12 add up to $3,000, $350, $7,800, $4,500, $596, $1,100, $700, $300, $300, $200, $300 and $200 a month.
Page 8, break-even	Operating break-even is near $43,183 a month, $9,965 a week, $1,424 a day. Cash break-even (fixed $19,346 plus principal $349, divided by 0.448) is about $43,962 a month, or $1,449 a day: 102.2 orders a day from drink orders, counter and mobile after what the app and juice pack lines contribute (the app orders line carries the 25-point platform commission on top of the main line's share, so the variable share is 51.0 percent on counter and mobile drink orders and 76.0 percent on app orders; juice packs run at the counter line's 51.0 percent), so 103, against the 130 the plan relies on.
Page 6, sales	Drink orders, counter and mobile: 130 orders a day at $10.50. Delivery-app orders: 20 orders a day at $15. Multi-day juice packs (paid when ordered): 40 packs a month at $79. Full-run month near $53,665; bar sales ramp 50, 61, 71, 79, 85, 89, 92, 95, 97 percent in months 1 to 9, then 100 percent; seasons 105, 100, 100, 105, 110, 112, 116, 110, 100, 95, 85, 80 percent in months 1 to 12, applied to every line.
Page 19, expected case	Month 1 sales $28,174; month 1 finishes at $47,127, month 12 at $65,215. Low: month 3, closing $39,472, $19,777 over the floor line.
Page 19, slow start	Each month cut to 70 percent: month 1 sales $19,722; month 1 finishes at $43,340, month 12 at minus $8,991. The bar falls short of the floor in month 5 (closing $16,471) and below zero in month 11 (closing minus $2,760), so counting from opening day the bar has 4 months.
Page 8, coverage	At full-run sales of $53,665, planning debt coverage, before income tax and blender replacement, is 5.60 set against the example lender's 1.25; at the month-12 run rate the ratio reads 5.98, and Test 3 checks both. Rent share runs about 5.6 percent.

THE BAR'S PAGE 4 RESULT: AMBER

Gate 0 is treated as met for the example. Test 1 passes: the month-12 run rate is about $54,470 a month, above the $43,962 break-even; the bar keeps its floor through a second year at the same pace (lowest closing cash $70,764, month 1, year 2). (Unscored context: bar sales first touch cash break-even in month 4.) Test 2 fails: with every line at 70 percent of plan, cash runs short of the floor in month 5; about $28,700 more cash at opening would carry the bar past it. Test 3 passes: the planning formula covers the loan; the lender's definition may differ. Test 4 passes: in its busiest month (season 116 percent), the morning rush sends about 47 orders to a line that finishes about 65. Test 5 fails: nothing yet backs the planned orders, no site count and no sales history. Test 6 passes: a full-run year, seasons in, leaves about $56,491 after principal, but cash flow runs below zero in month 12; hold a reserve for the autumn months of at least $461, the largest running-cash fall (from its month 11 high to its month 12 low), which the page 5 buffer covers. That full-run year is not the bar's first: the first year on page 19 leaves roughly $11,015 in cash because the regulars arrive over the first months. Passing Test 2 takes more cash; the rush still needs two people on the line.

PAGE 13

What moves the result

Each row changes one input of the page 12 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

WHAT MOVES THE BAR'S RESULT (MONTHLY CHANGE AT FULL RUN; EACH DEADLINE RERUN THROUGH THE FORECAST; SLOW-START LOSSES SHRINK WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent less sales on every line, juice packs included (variable costs fall with them)	minus $2,404	Expected case holds the floor
Drink orders, counter and mobile: average ticket 6 percent higher, same volume (card and reward costs rise)	plus $2,335	Break-even orders fall from 102.2 to 91.6 a day, so from 103 to 92: per-unit costs stay the same, so the ratio rises from 0.448 to 0.470 on the new sales (sales-linked fees, lines 15 and 17, take 6.0 percent of each added dollar)
Fixed costs $400 lower	plus $400	Cash break-even slips to about $43,069
A chain smoothie bar opens nearby and takes 25 percent of the afternoon's counter and mobile orders, from month 6 onward	minus $1,015	Expected case still holds above the floor; slow-start deadline unmoved (month 5)
Produce prices rise and add 3 points to line 13, prices held	minus $1,610	Cash break-even climbs to about $47,117; expected case still clears the floor; the slow start runs short of the floor in month 4 (closing $17,416)
Build-out overrun of $8,000 past the contingency, taken from the reserve	no change	Expected case still holds above the floor; the slow start runs short of the floor in month 3 (closing $18,165)
Opening 3 months late (rent, insurance, loan interest and principal, $4,295 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case holds the floor; its low falls to $30,102 in month 6 from the planned opening, $9,370 lower than on time; the slow start runs short of the floor in month 6 from the planned opening (month 5 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

```
Contribution margin ratio zero or below: break-even is N/A; score Tests 1 and 6 as failed
One unit's contribution, or the count it is multiplied by, zero or below: break-even units are N/A;
score Test 4 as failed
Other lines already cover fixed costs and principal: break-even units are 0, never a negative number
No loan: coverage is N/A; score Test 3 as passed
```

PAGE 14

Opening and closing checklists, weekly review, six questions

These checklists are about operations, not food safety; add every task, limit and corrective action your local requirements set.

BEFORE OPENING

- [ ] Check produce dates and the walk-in temperature, and pull anything past its day.
- [ ] Prep and portion fruit and greens to the par for the weekday.
- [ ] Check bases, powders, cups, lids and straws against par.
- [ ] Fill in the records your approved food-safety procedures require, cold-pressed juice included.
- [ ] Test the register, the mobile ordering app and the delivery tablets.
- [ ] Count the opening till.

AFTER CLOSE

- [ ] Record orders by hour, counter, mobile and app kept apart.
- [ ] Log produce thrown away, by item and reason.
- [ ] Log drinks remade and anything that sold out, with the hour.
- [ ] Count the till and reconcile sales, voids, comps and rewards.
- [ ] Break down, sanitize and dry the blenders and the press.
- [ ] Write tomorrow's produce order from today's actuals and the weekday.

WEEKLY NUMBERS

MEASURE	TARGET	THIS WEEK	LAST WEEK	DISTANCE TO TARGET
Net sales and sales per labor hour by daypart				
Orders a day and the average ticket, counter, mobile and app				
Orders carrying an add-in or a larger size (attachment rate)				
Prime cost share from page 9				
Orders in the rush against the blend line				
Produce waste in dollars and sell-outs				
Rewards redeemed and returning guests				

SIX QUESTIONS TO WORK THROUGH

1. **Founder dependency.** Does the owner work the blenders most mornings, approve nearly every comp, and place nearly every produce order?
2. **Spoilage.** Are produce thrown away and items run out showing up in the same week, a sign that pars do not follow the weekday?
3. **The January crowd.** Does the plan treat the January guest who is gone by March as a regular, or as a season?
4. **Price and the cup.** When prices went up, did the order count hold while the ticket fell, because add-ins and larger sizes were dropped?
5. **Two streams, one line.** At the busiest hour, are counter guests kept waiting while app orders get blended first?
6. **Loyalty.** Do the rewards pay for themselves, and does a member-versus-non-member comparison read as a clue rather than proof, since the keenest guests join first?

Questions and their sources are described on page 2. Check each one against a record: the sales report by hour with counter, mobile and app apart, the produce waste log, the rewards report, or the weekly average ticket.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and record orders by hour, counter, mobile and app separately. Log the hours the owner spends on the blenders, and record every permit and inspection renewal date in one place.
Week 2	Recheck every drink cost on the page 10 card against this week's produce invoices and portions. Time the blend line during a real morning peak.
Week 3	Fill the page 7 daypart table and work out revenue per seat-hour for each daypart.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a shift lead may make without calling you.
After month 1	Keep prime cost weekly on page 9 and compare theoretical to actual cost on page 10. Set produce pars by day of week from four weeks of waste and run-out records.

BEFORE YOU SIGN A LEASE, GET WRITTEN ANSWERS TO THESE

- [ ] Will you have to sign a personal guarantee, how much does it cover, and when does it end?
- [ ] Which charges sit on top of base rent, such as common area, property tax and insurance, and how are they settled each year?
- [ ] What does the space need before you can open, and who pays to add or upgrade it?
- [ ] Does the landlord contribute to the build-out, when is that money paid, and must any of it be repaid if you leave early?
- [ ] When does rent start: at signing, at permit approval or at opening?
- [ ] Are there limits on operating hours, signage, parking, deliveries or the uses allowed in the space?
- [ ] What happens to the lease and the fixtures if you sell the business?

Have a qualified professional review the lease before you sign. These questions prepare you for that conversation; they do not replace it.

WHAT THE FULL KIT ADDS

The full Juice Bar Business Plan and Operations Kit adds an editable business plan, a three-year financial model with profit and loss, cash flow and a debt schedule, a daypart sales model, a blender capacity and staffing planner, a drink costing worksheet with seasonal produce prices, produce par templates, opening and closing procedures and hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Juice and smoothie shops owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, food-safety or financial advice. Provided as is, without warranty. © 2026 World Consulting Group. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

About the author. Kamyar Shah is the founder of World Consulting Group and works as a fractional COO and CMO. He has more than 25 years of experience and more than 650 engagements across more than a dozen industries. Contact and the latest version: businessconsultant.services.

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer with your own dayparts, drinks and costs. The kit page has a copy-ready version.

BEFORE YOU RELY ON THE ANSWER

Check every daypart total and drink cost with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as employee records, loyalty member lists or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) a juice and smoothie bar. I have attached the Juice Bar Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my site, my blend line and my dayparts, using only my real numbers.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rent, wage, drink cost, ticket, order count, foot traffic count, produce price, percentage or benchmark.
2. The numbers in the kit, including the example bar's dayparts, blender rate and drinks, are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] and tell me which quote, traffic count, sales report or calculation gives the real number. Label my own estimates MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average ticket times days open in the month (or times 1 for units counted per month). Days open in a month = days open per week times 52 divided by 12. Each month's expected sales = full-run counter, mobile, app and juice pack sales times the ramp percentage times the seasonal percentage.
- Net sales exclude sales tax. Labor = crew and shift lead wages, payroll taxes and benefits, plus a market wage for my own hours, management and the line. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the blend line; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even orders per day = (daily fixed costs, principal and other recurring cash out minus the daily contribution from delivery and juice packs, each at its own ratio) divided by the contribution from one average counter and mobile ticket; in the worked example juice packs run at the counter line's own share. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Daily order capacity = for each staffing period, (drinks the blenders complete per hour with that crew divided by drinks per average order) times the hours in that period, added up, an estimated ceiling to plan below, with the busiest hour checked on page 7.
- Rent share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on opening day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Enter delivery-app payouts in the month the cash actually lands, and juice packs in the month they are paid for. In the slow-start case, every month's sales, juice packs included, are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only hours I would cut). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from opening day), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, licensing, permit, health code, food safety, raw juice handling, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit, and make no health, detox, weight or immunity claim for any drink. For the market and marketing sections, use only what I tell you, and list the local facts I should gather, such as foot traffic by hour and nearby competitors.
7. Work every total line by line and recheck it in total. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Concept, guest, dayparts, location and seat count, and whether I take mobile, delivery-app and juice pack orders.
b. Sales build: for counter and mobile orders (orders per day), delivery-app orders (orders per day, with the commission rate the app charges me) and juice packs (packs per month, paid when ordered), the average ticket for each, days open per week and opening hours; a ramp percentage for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (foot traffic I counted at the site with a capture rate from comparable bars, or my own sales history, which pass Test 5; the gym's membership count does not; standing orders for the juice-pack line).
c. For each staffing period, its hours, the drinks my blend line finishes in an hour with that crew and how many people that is; drinks in an average order; counter, mobile and app orders in my busiest hour and how many such hours a day; for each daypart its hours, its share of full-run daily drink sales and the share drunk in the seats; and from my own counts at the rush, the seats in use at the busiest moment and the guests who walked away from the line.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (contractor or equipment quote, or calculation) for each line on page 5, from build-out to the contingency.
e. Monthly fixed costs for each numbered line on page 8, from rent (line 1) to license renewals and other fixed costs (line 12), including loan interest and my market wage for management time (line 4; my hours on the blenders go in line 3 (minimum crew) or 14 at the crew wage), whether I draw that wage in cash, and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month.
f. Variable cost shares of net sales for lines 13 to 17: line 13, produce, bases, powders, cups and straws, spoilage included; line 14, hourly blend-line labor above the minimum crew, with payroll taxes; line 15, card and mobile-ordering fees; line 16, delivery-app commissions (on the app line only; blended share shown); line 17, loyalty rewards redeemed (sales booked before redemptions); and any sales line whose own shares differ, given for that line.
g. For prime cost: the produce, bases, powders, cups and straws on hand at the start and the end of the week, the deliveries that week, the week's labor with payroll taxes and benefits (tips that go straight to the crew excluded), and the net sales for the week (weekly owner wage: line 4 from item e, x 12, divided by 52).
h. For one item: each ingredient's purchase price and unit, yield and portion, plus packaging, and the item's price.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

Paste this part directly after the text on page 17, still as one message.

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when guests and apps pay me (at the counter, through mobile ordering, or through the app payout and how many days later), when juice packs are paid, and when I pay my produce and base suppliers.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, blender and press replacement and stock build-up.
m. Cash on hand on opening day after all startup spending, build-out bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my juice bar, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by sales line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget with the total, listing build-out and equipment first. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even orders per day (use cash break-even); rent share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Blend line capacity against the rush, the orders beyond capacity, and what each daypart earns per seat-hour.
7. Weekly prime cost and prime cost share, if I gave its inputs.
8. The drink cost card for that item, with cost as a share of price.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every traffic count or quote I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, orders per day and the line's capacity first, before anyone else sees the plan, then recheck the page 4 result with a calculator.

PAGE 19

The worked example's twelve-month forecast, filled in

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $19,695.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**54,200**	**47,127**	**42,098**	**39,472**	**39,720**	**42,504**	**46,774**	**52,737**	**58,166**	**61,791**	**64,936**	**65,677**
In: sales receipts	28,174	32,736	38,102	44,515	50,177	53,493	57,271	56,080	52,055	50,982	45,615	42,932
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: produce, bases, cups, fees, commissions and rewards (lines 13, 15 to 17)	11,608	13,487	15,698	18,340	20,673	22,039	23,595	23,105	21,447	21,005	18,793	17,688
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	16,244	16,883	17,635	18,532	19,325	19,789	20,318	20,151	19,588	19,437	18,686	18,311
Out: rent and common area charges (line 1)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Out: other costs, with loan interest (lines 2, 5 to 12)	4,046	4,046	4,046	4,046	4,046	4,046	4,046	4,046	4,046	4,046	4,046	4,046
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	349	349	349	349	349	349	349	349	349	349	349	349
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(7,073)**	**(5,029)**	**(2,626)**	**248**	**2,784**	**4,270**	**5,963**	**5,429**	**3,625**	**3,145**	**741**	**(462)**
Closing cash, expected	**47,127**	**42,098**	**39,472**	**39,720**	**42,504**	**46,774**	**52,737**	**58,166**	**61,791**	**64,936**	**65,677**	**65,215**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**54,200**	**43,340**	**33,911**	**26,165**	**20,430**	**16,471**	**13,551**	**11,816**	**9,708**	**6,337**	**2,630**	**(2,760)**
Sales receipts, slow start	19,722	22,915	26,672	31,161	35,124	37,445	40,090	39,256	36,439	35,687	31,931	30,052
Out: variable costs, slow start (lines 13 to 17)	10,887	12,649	14,723	17,201	19,388	20,670	22,130	21,669	20,115	19,699	17,626	16,588
Out: fixed costs (lines 1 to 12), principal, bills, less funding	19,695	19,695	19,695	19,695	19,695	19,695	19,695	19,695	19,695	19,695	19,695	19,695
Net cash flow, slow start	**(10,860)**	**(9,429)**	**(7,746)**	**(5,735)**	**(3,959)**	**(2,920)**	**(1,735)**	**(2,108)**	**(3,371)**	**(3,707)**	**(5,390)**	**(6,231)**
Closing cash, slow start	**43,340**	**33,911**	**26,165**	**20,430**	**16,471**	**13,551**	**11,816**	**9,708**	**6,337**	**2,630**	**(2,760)**	**(8,991)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**5,549**	**4,347**	**4,347**	**5,549**	**6,751**	**7,232**	**8,194**	**6,751**	**4,347**	**3,145**	**741**	**(461)**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $54,470 a month, against month 12's own $42,932): closing cash runs $70,764 in month 1 and $121,706 in month 12, lowest $70,764 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse.